

NOTICE TO APPROVED PERSONAL FINANCIAL MANAGEMENT COURSE PROVIDERS

Federal Rule of Bankruptcy Procedure 1007(b)(7) was amended effective December 1, 2013, to permit approved debtor education providers to notify the court directly that a debtor has completed a post-petition instructional course concerning personal financial management. This rule change pertains to debtor education certificates only, not to credit counseling certificates.

The Bankruptcy Court for the District of South Dakota permits approved personal financial management course providers to electronically file the Certificate of Debtor Education under Fed.R.Bankr.P. 1007(b)(7) using the electronic financial management course certificate filing program (eFinCert), instead of requiring course providers to register as limited filers in the court's CM/ECF case management system.

Pursuant to Federal Rule of Bankruptcy Procedure 1007(c), a debtor must file a statement that he or she completed the personal financial management course within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code in a chapter 7 case, and in a chapter 11 or 13 case no later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Failure to timely file the certificate in accordance with Fed.R.Bankr.P. 1007(c) will result in the debtor's case being closed without a discharge. See Fed.R.Bankr.P. 4004(c)(1)(H).

A PACER login and password are required to file documents using eFinCert.

[File Personal Financial Management Course Certificate \(eFinCert\)](#)

Penalty for filing a fraudulent certification: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.